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II. REMARKS

Claims 1-24 are currently pending in this application. Of these, claims 1-14 have been examined and stand rejected, and claims 15-24 stand withdrawn from consideration by way of Applicants' election under the Restriction Requirement mailed March 25, 2004.

Claims 5-14 are hereby canceled without prejudice. As such, claims 1-4 are currently under examination and stand rejected.

Applicants reserve the right to file one or more continuing applications or divisional applications containing the withdrawn and/or canceled claims.

Claim 1 is amended to clarify structural elements and to correct a minor typographical error as discussed during the Examiner Interview of March 22, 2004. Accordingly, the claims are supported by the specification as filed and there is no issue of new matter.

III. THE REJECTIONS

Claims 1-4 stand rejected under 35 U.S.C. § 102(b) as allegedly anticipated by the web pages accessible under the IP address www.usafutures.com allegedly as of January 25, 1999 ("usafutures"). OFFICE ACTION p. 2.

For a reference to defeat a claim's novelty under 35 U.S.C. § 102 (*i.e.*, anticipate the claim), it must disclose each and every element of the claim. Advance Display Sys. v. Kent State Univ., 212 F.3d 1272 (Fed. Cir. 2000).

Applicants respectfully request withdrawal the 35 U.S.C. § 102 rejections over usafutures.com because usafutures.com does not teach or suggest each and every element of Applicants' claims as amended.

BEST AVAILABLE COPY**IV. CONCLUSION**

In view of the above amendments and remarks, Applicant has overcome all rejections, and reconsideration is requested. No fee is required for entry of this Reply. If any fee is due, however, please charge the required fee to deposit account number 501358. A Request for Continued Examination (RCE) with fee authorization and an Examiner Interview Summary is filed herewith.

Respectfully submitted,



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